

Information to identify the case:

Debtor 1	<u>Durwin D. Smalls</u>	Social Security number or ITIN	xxx-xx-6717
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Judy M. Smalls</u>	Social Security number or ITIN	xxx-xx-6559
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-26088-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Durwin D. Smalls

Judy M. Smalls

10/20/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Durwin D. Smalls
Judy M. Smalls
Debtors

Case No. 17-26088-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Durwin D. Smalls, 197 Lexington Boulevard , Apartment A-3, Clark, NJ 07066-1482
jdb	+ Judy M. Smalls, 1831 Brunella Avenue, Piscataway, NJ 08854-2016
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517059571	+ Bank of America, N.A., 1001 Liberty Avenue, Suite 675, Albany, NY 12222-0001
517059568	+ CACH, LLC, C/O Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
516992375	+ Carfinance.com, Attn: Bankruptcy, 620 Newport Center Dr #1100, Newport Beach, CA 92660-8011
517059570	#+ Frenkel Lambert Weiss & Gordon LLP, 80 Main Street Suite 460, West Orange, NJ 07052-5414
517247537	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517103564	+ EDI: BANKAMER2.COM	Oct 21 2022 00:28:00	Bank of America, N.A., 100 North Tryon Street, Charlotte, NC 28202-4031
517059567	+ Email/Text: michael@car-llc.com	Oct 20 2022 20:31:00	Capital Asset Recovery, PO Box 192585, Dallas, TX 75219-8523
516992376	+ Email/Text: bankruptcy@flagshipcredit.com	Oct 20 2022 20:32:00	Carfinance.com, 7525 Irvine Center Dr St, Irvine, CA 92618-3066
517167938	+ Email/Text: bankruptcy@cavps.com	Oct 20 2022 20:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517059569	EDI: IRS.COM	Oct 21 2022 00:28:00	IRS Centralized Insolvency, Operation, PO Box 21126, Philadelphia, PA 19114-0326
517228821	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 20:44:02	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
516992377	Email/Text: camanagement@mtb.com	Oct 20 2022 20:31:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
517163239	+ Email/Text: camanagement@mtb.com	Oct 20 2022 20:31:00	M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
517180149	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 20:32:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

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516992378	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 20:32:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
516992379	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 20:32:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517059565	+ Email/PDF: bankruptcy@ncfsi.com	Oct 20 2022 20:44:17	New Century Financial, 110 S. Jefferson Rd. #104, Whippany, NJ 07981-1038
517190723	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:01	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517242411	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 20 2022 20:31:00	New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
516992380	+ Email/Text: clientservices@simonsagency.com	Oct 20 2022 20:32:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519698055	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 20 2022 20:32:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519698056	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 20 2022 20:32:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as, Serviced by Select Portfolio Servicing,

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517059566	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
517059564	*+	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Durwin D. Smalls aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

District/off: 0312-2

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Andrew Thomas Archer

on behalf of Joint Debtor Judy M. Smalls aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Brian C. Nicholas

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2022-PM1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2022-PM1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8